



## Charles County Department of Human Resources, Benefits Division

### **BENEFITS AT A GLANCE (01/01/2017)**

**Benefits eligibility is for employees who work 30 hours or more/week unless noted below**

**HEALTH INSURANCE** – County PAYS 70% of cost (sliding scale based on hours worked)

Blue Choice Advantage, Prescription & Vision  
Blue Choice HMO Open Access, Prescription & Vision  
CareFirst Dental  
Delta Dental

**RETIREE HEALTH INSURANCE** – Health Reimbursement Arrangement. New hires who elect health insurance coverage with Charles County Government (CCG) will be enrolled in a Voluntary Employee Beneficiary Account (VEBA). Upon retirement or separation from employment, you will be able to use the funds in the VEBA account to pay for your health insurance premiums and other qualified medical expenses. You are required to contribute \$25 per pay period (via payroll deduction). CCG will also make a contribution of \$75 per pay period (\$1,800/year). The contribution may be adjusted each year based on the Consumer Price Index (CPI).

**PENSION PLAN** (Defined Benefit Retirement Plan) \*In order to be eligible for the pension plan, you have to work at least 37.5 hours a week.

County Pension Plan – Non Public Safety, Mandatory Participation 4% employee contribution  
County Pension Plan – Public Safety, Mandatory Participation 7% employee contribution  
Sheriff's Office Retirement Plan – Communications, Mandatory Participation 7% employee contribution  
Sheriff's Office Retirement Plan – Sworn, Mandatory Participation 8% employee contribution  
Sheriff's Office Retirement Plan – Corrections, Mandatory Participation 7% employee contribution

**DEFERRED COMPENSATION PLAN** (457(b) Governmental Plan)

Mass Mutual  
MetLife  
Nationwide Retirement Solutions  
\*Available to all employees, regardless of hours worked.

**LIFE INSURANCE** – No charge to employee (Valued at 1.5x the employee's annual salary, not to exceed \$250,000)

Supplemental insurance available for additional cost  
Dependent life insurance available for additional cost

**LONG TERM DISABILITY INSURANCE** - No charge to employee  
Benefit pays 60% of salary at date of disability up to \$5,000/month

**FLEXIBLE SPENDING ACCOUNT**

Medical and Dependent Care



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### **BENEFITS AT A GLANCE (01/01/2017)**

#### **Continued**

#### **AFLAC SUPPLEMENTAL INCOME PRODUCTS**

Accident Policy and Critical Illness Policy

**LEGAL RESOURCES** – A prepaid Legal Resource benefit

**ANNUAL LEAVE** - Begin employment by accruing 8 hours a month (sliding scale based on hours worked)

**SICK LEAVE** - Accrue 7.5 hours a month (sliding scale based on hours worked)

**14 PAID HOLIDAYS**

**EMPLOYEE ASSISTANCE PROGRAM**

#### **ONSITE CHILDCARE AT A DISCOUNTED RATE**

Located at the Community Services building (8190 Port Tobacco Road, Port Tobacco, MD 20677)

**HOUSE KEYS 4 EMPLOYEE PROGRAM** – Up to a \$7,500, 0% interest loan, to be used for a down payment or closing cost toward a new home in Charles County. For eligible full time employees who are first time home buyers.

1/05/2017